

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Walter G. Antognini et al.
 Appln. No. : 09/862,785 Examiner : To be Assigned
 Filed : May 18, 2001 Group Art Unit: 2165
 Title : SYSTEM AND METHOD FOR DIGITAL BILL
 PRESENTMENT AND PAYMENT

BOX MISSING PARTS
 Commissioner for Patents
 Washington, D.C. 20231

RESPONSE TO "NOTICE TO FILE MISSING
 PARTS OF APPLICATION--FILING DATE GRANTED"

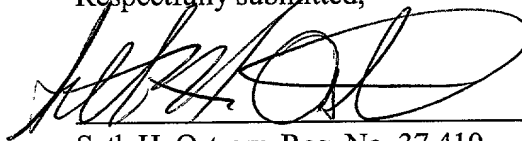
Sir:

We have received a Notice To File Missing Parts of Application--Filing Date Granted mailed on June 13, 2001. We are returning herewith a copy of that Notice. We are also enclosing two checks one in the amount of \$655.00 and the other \$22.00 which includes the basic filing fee (\$370), additional claim fee (\$42), two month extension of time (\$200) and surcharge fee (\$65).

We are also enclosing a copy of the application with the claims commencing on a separate sheet in compliance with 37 CFR 1.75(h). However, we did not enclose substitute drawings as required because we submitted the drawings on August 13, 2001.

The Commissioner is hereby authorized to charge any additional fees which may be required or credit any overpayment to our Deposit Account No. 02-4270.

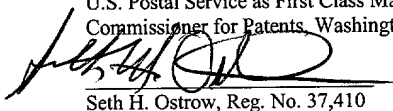
Respectfully submitted,



Date: October 15, 2001

Seth H. Ostrow, Reg. No. 37,410
 BROWN RAYSMAN MILLSTEIN FELDER
 & STEINER LLP
 900 Third Avenue
 New York, New York 10022-4728
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I hereby certify that this paper is being deposited this date with the
 U.S. Postal Service as First Class Mail addressed to:
 Commissioner for Patents, Washington, D.C. 20231



Seth H. Ostrow, Reg. No. 37,410

October 15, 2001
 Date